

Loan Info			
Loan Program:	Short Term 12 Month	Guarantor's Experience:	1
Use of Funds:	Purchase	Credit Score:	745
Property Type:	Single Family	Rehab Costs:	\$ 50,000.00
Purchase Price:	\$ 222,000.00	After Repair Value (ARV):	\$ 385,000.00
As Is Value:	\$ 220,000.00	Property Alteration:	No
Zip Code:	06614		

Suggested Loan Terms			
Amount Requested:	\$ 215,000.00	Max Loan Amount:	\$ 215,000.00
Initial Advance:	\$ 165,000.00	Fresh Lending Group Points:	3.00%
Rehab Budget (Lender Funded):	\$ 50,000.00	Total Points:	3.00%
Interest Rate:	10.49%		
Interest Type:	Disbursed Loan Interest		

Projected Financials			
Purchase Premium/Discount:	0.90%	Projected ROI:	38.16%
Purchase LTV:	75.00%	Monthly Rental Income:	\$ 0.00
Monthly Interest Payment:	\$ 1,442.37	Feasibility Study Required:	Not Required
Rent Coverage Ratio:	0.00%		

Estimated Closing Costs			
Down Payment:	\$ 57,000.00	Origination Fees:	\$ 6,450.00
Interest Reserves:	\$ 0.00	Out of Pocket Rehab Costs:	\$ 0.00
NY Legal Surcharge:	\$ 0.00	Legal Fee:	\$ 995.00
Wire Fee:	\$ 30.00	CoreLogic:	\$ 89.00
Tax Service Fee:	\$ 85.00	Overnight Delivery Fee:	\$ 25.00
Wire Fee:	\$ 20.00		
Total Estimated Closing Costs:			\$ 64,694.00

Estimated Liquidity Requirements			
Total Estimated Closing Costs:	\$ 64,694.00	Debt Service:	\$ 18,654.25
Liquidity Buffer (2%):	\$ 2,150.00		
Total Estimated Liquidity Requirements:			\$ 85,498.25

Debt Yield Check			
Replacement Reserves:	\$ 0.00	Expenses/Vacancy (%GPR):	0.00%
Expenses/Vacancy (\$):	\$ 0.00	Value per Unit:	\$ 385,000.00
		Property Debt Yield:	0.00%

This information is an estimate only and is based upon information provided by you in the Pricing Tool. This information in no way creates a commitment to lend by Fresh Lending Group or its affiliates. The information provided is intended to be as accurate as possible, but not binding. The Pricing Tool is a helpful guide to enable quicker and more efficient discussion of loan particulars, processing and underwriting

\*Due to the recent events of Coronavirus (Covid-19) this Pricing Tool and its results may vary significantly from any actual pricing that the Lender may commit to after loan approval and underwriting. Therefore, this Pricing Tool should not be relied upon in any way, but solely used as a helpful guide.\*